

Walter O'Cheskey  
 Chapter 13 Trustee  
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IN THE UNITED STATES BANKRUPTCY COURT  
 NORTHERN DISTRICT OF TEXAS  
 WICHITA FALLS DIVISION

IN RE:  
 TOMMY LEE GOULD

CASE NO: 13-70237-HDH-13  
 HEARING DATE: 4/16/2014  
 HEARING TIME: 10:30 AM

**TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND  
 PLAN MODIFICATION (if required)**

NOW COMES Walter O'Cheskey, Chapter 13 Trustee, and files this Proposed Trustee's Recommendation Concerning Claims and Plan Modification (if required) in accordance with Bankruptcy Rule 3007 and General Order 2010-01 and would respectively show unto to the Court as follows:

**I.**

**OBJECTION -- NO PROOF OF CLAIM FILED**

The following creditors were scheduled by the Debtor(s). No Proof of Claim has been filed by them or on their behalf, as required by Bankruptcy Rule 3002(a). The bar date for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Therefore the claims should be DISALLOWED.

Trustee Clm#	Creditor Name	Scheduled Amount	Trustee Clm#	Creditor Name	Scheduled Amount
014 0 U	CAPITAL ONE BANK	\$216.00	018 0 U	SST/COLUMBUS BANK & TRUST	\$534.00
019 0 U	UNITED REGIONAL	\$200.00			

**II.**

**SPECIFIC OBJECTIONS**

No Objections

**III.**

**TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS**

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount and in the class as listed below.

Trustee Claim #	Creditor	Collateral / Description	Claim Amount	Value	%	Term	Paid / Treated
<b><u>SECURED CREDITORS</u></b>							
008 0 * WICHITA COUNTY		2013 PROPERTY TAXES/1200 INDIANA AVE	\$782.61	\$32,263.00	12.00%	60	\$9.54 PAID BY TRUSTEE
	Balloon payment will be made in the 60th month to pay unpaid balance of claim						
009 0 * WICHITA COUNTY		2013 PROPERTY TAXES/1521 GLENHAVEN DR	\$662.97	\$46,930.00	12.00%	60	\$7.49 PAID BY TRUSTEE
	Balloon payment will be made in the 60th month to pay unpaid balance of claim						
010 0 * WICHITA COUNTY		2013 PROPERTY TAXES/1316 GIDDINGS ST	\$462.86	\$19,572.00	12.00%	60	\$5.79 PAID BY TRUSTEE
	Balloon payment will be made in the 60th month to pay unpaid balance of claim						
011 0 * WICHITA COUNTY		2013 PROPERTY TAXES/1518 GLENHAVEN DR	\$1,037.02	\$42,797.00	12.00%	60	\$12.65 PAID BY TRUSTEE
	Balloon payment will be made in the 60th month to pay unpaid balance of claim						
012 0 * WICHITA COUNTY		95-1997, 2000, 2012-13 PROPERTY TAXES PLUS LITIGATION/2400 SHEPPARD	\$50,581.28	\$199,268.00	12.00%	60	\$825.00 PAID BY TRUSTEE
	Balloon payment will be made in the 60th month to pay unpaid balance of claim						
013 0 * HOSTO BUCHAN PRATER & LAWRENCE PLLC		2400 SHEPPARD ACCESS RD	\$0.00	\$148,379.05	6.00%	60	
	No claim filed; no payment will be made until proof of claim is filed. Claim will be paid by a single balloon payment in the 60th month.						
027 0 * WICHITA COUNTY		2013 BUSINESS PERSONAL PROPERTY TAXES AT 2400 SHEPPARD	\$1,052.39	\$199,268.00	12.00%	60	\$29.87 PAID BY TRUSTEE

Not provided for in confirmed plan. See Trustee's Modification below.

**PRIORITY CREDITORS**

003 0 INTERNAL REVENUE SERVICE

2012 UNAS LIAB TAXES - WITHDRAWN

\$10,000.00

CLAIM WITHDRAWN

**UNSECURED GENERAL CREDITORS**

Trustee Clm#	Creditor Name	Claim Amount
015 0 U	PRA RECEIVABLES MANAGEMENT <i>PURCHASES/CHASE</i>	\$418.74
017 0 U	LVNV FUNDING <i>PURCHASES/CREDIT ONE BANK</i>	\$647.45
029 0 U *	QUANTUM3 GROUP LLC <i>PURCHASES/MCDUFF</i> <i>Not provided for in confirmed plan.</i>	\$788.94
035 0 U *	ALTAIR OH XIII LLC <i>PURCHASES/CAPITAL ONE</i> <i>Not provided for in confirmed plan.</i>	\$599.03

Trustee Clm#	Creditor Name	Claim Amount
016 0 U	AMERICAN INFOSOURCE LP DIRECTV LLC <i>SERVICES</i>	\$135.68
028 0 U *	VATIV RECOVERY SOLUTIONS LLC <i>PURCHASES/DIRECT MERCHANDISE PALISADES ACQ</i> <i>Not provided for in confirmed plan.</i>	\$15,591.22
030 0 U *	PRA RECEIVABLES MANAGEMENT <i>PURCHASES/SAMS CLUB GE CAPITAL RETAIL BANK</i> <i>Not provided for in confirmed plan.</i>	\$380.27

If the Trustee's recommendation concerning any claim differs from the amount indicated in a creditor's Proof of Claim, the recommendation is deemed an objection to such claim. Unless a timely reponse or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount and in the class indicated.

Any proposed changes by the Debtor that extends the term or lowers the interest rate as to any secured claim contained in the confirmed Plan must be set out in a Debtor's Objection or Response to the Trustee's Recommendation Concerning Claims and noticed to the affected creditor in the absence of a letter agreement between the Debtor and the affected creditor.

**IV.****TRUSTEE'S PLAN MODIFICATION**

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2010-01 Section 8, the Trustee requests the following Modification of Debtor's(s') Confirmed Plan, subject to feasibility herein:

Trustee's Modification is as follows:

Wichita County's \$1,052.39 secured claim shall be valued for \$199,268.00 and paid 12% interest over the remainder of 60 months with monthly payments of \$29.87. Beginning 7/25/2013 debtor shall make 59 payments of \$1,145.00 and a balloon payment of \$64,225.00 in the 60th month; for a total plan contribution of \$131,780.00. Plan pays 100% to general unsecured creditors plus 0.13% interest from date of confirmation

/s/ Walter O'Cheskey

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Walter O'Cheskey  
Chapter 13 Trustee

IF AN OBJECTION IS FILED, A HEARING WILL BE HELD 4/16/2014 AT 10:30 AM CONCERNING THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (IF REQUIRED) (TRCC) AT THE FOLLOWING LOCATION:

VIDEO: US COURTHOUSE ROOM 208, 10TH & LAMAR STREETS, WICHITA FALLS, TEXAS 76301

A PRE-HEARING CONFERENCE WITH THE TRUSTEE SHALL BE HELD AT:

US COURTHOUSE ROOM 208, 10TH & LAMAR STREETS, WICHITA FALLS, TEXAS 76301

AT 8:30am. ALL PARTIES ARE REQUIRED TO ATTEND THE PREHEARING CONFERENCE. ANY OBJECTIONS TO THE PLEADINGS NOT RESOLVED OR DEFAULTED AT THE PRE-HEARING CONFERENCE WILL BE HEARD BY THE COURT AT THE HEARING DATE AND TIME ABOVE. TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, SERVED ON ALL EFFECTED CREDITORS AND FILED WITH THE COURT WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE.

PURSUANT TO GENERAL ORDER 2010-01 SECTION 8(C), UNLESS AN OBJECTION IS TIMELY FILED AS TO THE TREATMENT OF ANY CLAIM OR MODIFICATION, THE CLAIM OR MODIFICATION WILL BE ALLOWED OR APPROVED AS DESCRIBED IN THE TRCC AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES.

/s/ Walter O'Cheskey

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Walter O'Cheskey  
Chapter 13 Trustee

I hereby certify that a copy of the foregoing Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) and Notice of Hearing and Pre-Hearing Conference on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) was this date served on the following parties electronically or at the addresses listed below by U.S. First Class mail:

Date: 2/7/2014

/s/ Walter O'Cheskey

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Walter O'Cheskey  
Chapter 13 Trustee

AARONS SALES & LEASE CO 2823 SOUTHWEST PARKWAY WICHITA FALLS TX 76308  
ALTAIR OH XIII LLC C/O WEINSTEIN AND RILEY PS 2001 WESTERN AVENUE SUITE 400 SEATTLE WA 98121  
ALTAIR OH XIII LLC C/O WEINSTEIN AND RILEY PS PO BOX 3978 SEATTLE WA 98124  
AMERICAN INFOSOURCE LP DIRECTV LLC MAIL STATION N387 2230 E IMPERIAL HWY EL SEGUNDO CA 90245  
CAPITAL ONE BANK ATTN: BANKRUPTCY DEPT PO BOX 30285 SALT LAKE CITY UT 84130  
CHASE BANK ATTN: BANKRUPTCY DEPT PO BOX 15298 WILMINGTON DE 19850  
CITY OF WF, WIFSD, WICHITA CO C/O HAROLD LEREW PO BOX 8188 WICHITA FALLS TX 76307  
DIRECT MERCHANTS CREDIT CARD CARDMEMBERS SERVICES PO BOX 21550 TULSA OK 74121  
DIRECTV LLC ATTN BANKRUPTCIES PO BOX 6550 GREENWOOD VILLAGE CO 80155  
DIRECTV PO BOX 78626 PHOENIX AZ 85062  
GE CAPITAL RETAIL BANK C/O RECOVERY MGM SYS CORP 25 SE 2ND AVENUE SUITE 1120 MIAMI FL 33131  
HOSTO BUCHAN PRATER & LAWRENCE PLLC PO BOX 3397 LITTLE ROCK AR 72203  
INTERNAL REVENUE SERVICE PO BOX 7317 PHILADELPHIA PA 19101  
INTERNAL REVENUE SERVICE PO BOX 7346 PHILADELPHIA PA 19101  
JOYCE ANN GOULD 1521 GLENHAVEN WICHITA FALLS TX 76306  
LVNV FUNDING C/O RESURGENT CAPITAL SERVICES PO BOX 10587 GREENVILLE SC 29603  
LVNV FUNDING LLC PO BO 10497 STE 110 MS GREENVILLE SC 29603  
PRA RECEIVABLES MANAGEMENT PORTFOLIO REC ASSOC PO BOX 41067 NORFOLK VA 23541  
PRA RECEIVABLES MANAGEMENT PORTFOLIO RECOVERY ASSOC PO BOX 12914 NORFOLK VA 23541  
QUANTUM3 GROUP LLC GALAXY ASSET PURCHASING LLC PO BOX 788 KIRKLAND WA 98083  
SST/COLUMBUS BANK & TRUST ATTN: BANKRUPTCY DEPT PO BOX 3997 SAINT JOSEPH MO 64503  
THE BUREAUS INC C/O RECOVERY MANAGEMENT SYSTEMS CORP 25 SE 2ND AVENUE SUITE 1120 MIAMI FL 33131  
TOMMY LEE GOULD 1521 GLENHAVEN WICHITA FALLS TX 76306  
UNITED REGIONAL ATTN: BILLING DEPT 1600 11TH STREET WICHITA FALLS TX 76301  
UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4 FT WORTH TX 76102  
US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE STREET SUITE 300 DALLAS TX 75242  
US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE WASHINGTON DC 20530  
VATIV RECOVERY SOLUTIONS LLC PO BOX 40728 HOUSTON TX 77240  
WICHITA COUNTY PO BOX 1471 WICHITA FALLS TX 76307